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BK 2,708 PG 234  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

Return To: MERCHANTS & FARMERS BANK

~~P.O. BOX 520~~ 6543 GOODMAN RD.  
~~KOSCIUSKO, MS 39090~~ OLIVE BRANCH, MS 38654

This document was prepared by: MERCHANTS & FARMERS BANK  
P.O. BOX 520  
KOSCIUSKO, MS 39090

(name, address, phone number)

\_\_\_\_ State of Mississippi \_\_\_\_\_ Space Above This Line For Recording Data \_\_\_\_\_

## MODIFICATION OF DEED OF TRUST

DATE AND PARTIES. The date of this Real Estate Modification (Modification) is 01-05-2007  
\_\_\_\_\_. The parties and their addresses are:

**GRANTOR:** EDD BISHOP AND WIFE, DANA BISHOP  
6522 DARREN DR.  
OLIVE BRANCH, MS 38654

**TRUSTEE:** L. SCOTT PICKLE  
P.O. BOX 520  
KOSCIUSKO, MS 39090

**LENDER:** MERCHANTS & FARMERS BANK  
ORGANIZED AND EXISTING UNDER THE LAWS OF THE STATE OF MISSISSIPPI  
P.O. BOX 520  
KOSCIUSKO, MS 39090

**BACKGROUND.** Grantor and Lender entered into a Security Instrument dated 08-30-2005  
\_\_\_\_\_ and recorded on 08-30-2005 \_\_\_\_\_. The  
Security Instrument was recorded in the records of DESOTO  
\_\_\_\_\_ County, Mississippi at BOOK 2294 PAGE 623 \_\_\_\_\_.  
\_\_\_\_\_. The property  
is located in DESOTO \_\_\_\_\_ County at MS \_\_\_\_\_.  
Described as: SEE ATTACHED EXHIBIT "A" AND "B" FOR LEGAL DESCRIPTION

MAF

**MODIFICATION.** For value received, Grantor and Lender agree to modify the original Security Instrument. Grantor and Lender agree that this Modification continues the effectiveness of the original Security Instrument. The Security Instrument was given to secure the original debts and obligations (whether identified as Secured Debts, Sums Secured, or otherwise) that now have been modified. Together with this Modification, the Security Instrument now secures the following debts and all extensions, renewals, refinancings, modifications and replacements. *(Include items such as borrower's name, note or contract amounts, interest rates (whether variable), maturity dates, etc.)* EDD BISHOP AND DANA BISHOP

NOTE #1776630

IN THE AMOUNT OF \$332,500.00

MATURITY DATE 04/05/2007

INTEREST RATE 8.25% FIXED


☒ **MAXIMUM OBLIGATION LIMIT.** The total principal amount secured by the Security Instrument at any one time will not exceed \$ 332,500.00 ☐ which is a \$            ☐ increase ☐ decrease in the total principal amount secured. This limitation of amount does not include interest and other fees and charges validly made pursuant to the Security Instrument. Also, this limitation does not apply to advances made under the terms of the Security Instrument to protect Lender's security and to perform any of the covenants contained in the Security Instrument.

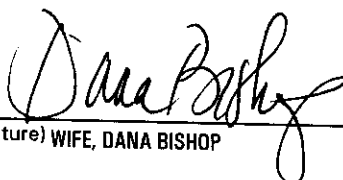
**WARRANTY OF TITLE.** Grantor warrants that Grantor is or will be lawfully seized of the estate conveyed by the Security Instrument and has the right to grant, bargain, convey, sell, and mortgage the property. Grantor also warrants that such same property is unencumbered, except for encumbrances of record.

**CONTINUATION OF TERMS.** Except as specifically amended in this Modification, all terms of the Security Instrument remain in effect.

**SIGNATURES:** By signing below, Grantor agrees to the terms and covenants contained in this Modification. Grantor also acknowledges receipt of a copy of the Modification.

**GRANTOR:**

  
 (Signature) EDD BISHOP (Date)

  
 (Signature) WIFE, DANA BISHOP (Date)


\_\_\_\_\_  
 (Signature) (Date)

\_\_\_\_\_  
 (Signature) (Date)

\_\_\_\_\_  
 (Signature) (Date)

\_\_\_\_\_  
 (Signature) (Date)

**LENDER: MERCHANTS & FARMERS BANK**

By   
 J.C. SULLIVAN

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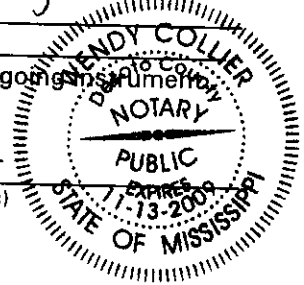
**ACKNOWLEDGMENT:**

(Individual) STATE OF MISSISSIPPI, COUNTY OF Desoto } ss.  
 Personally appeared before me, the undersigned authority in and for the said  
 county and state, on this 5th day of January 2007,  
 within my jurisdiction, the within named EDD BISHOP; WIFE, DANA BISHOP

who acknowledged that he/she/they executed the above and foregoing instrument,  
 My commission expires:

(Seal)

Wendy Collier  
 (Notary Public)



**ACKNOWLEDGMENT:**

(Lender) STATE OF MISSISSIPPI, COUNTY OF Desoto } ss.  
 Personally appeared before me, the undersigned authority in and for the said  
 county and state, on this 5th day of January 2007,  
 within my jurisdiction, the within named J.C. SULLIVAN

who acknowledged that he/she/they is/are \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

My commission expires:

(Seal)

Wendy Collier  
 (Notary Public)

